

Table I.B.2.c(2005) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.3%	10.5%	16.9%	29.0%	43.1%	79.2%	18.2%	65.8%
Industry group **								
Agric., fish., forest.	13.7% *	4.1% *	5.0% *	.	20.1% *	60.8%	2.2% *	24.6% *
Mining and manufacturing	54.6%	10.0%	19.0%	26.0%	41.5%	71.8%	21.9%	59.3%
Construction	39.6%	10.6%	19.9%	34.5%	46.8%	81.3%	20.3%	55.7%
Utilities and transp.	66.1%	13.2% *	2.3% *	17.5% *	15.9% *	87.1%	8.7% *	75.3%
Wholesale trade	48.8%	12.3%	17.5% *	30.0%	39.7%	79.6%	20.6%	60.5%
Fin. svcs. and real estate	71.3%	13.7%	21.0%	47.3%	50.8%	85.5%	25.1%	77.9%
Retail trade	62.5%	7.8%	12.5%	28.2%	52.2%	79.8%	11.9%	72.6%
Professional services	56.9%	11.6%	17.9%	33.2%	46.0%	79.7%	19.7%	65.9%
Other services	50.6%	8.6%	17.7%	23.9%	38.3%	76.3%	17.4%	60.5%
Ownership								
For profit, incorporated	58.1%	10.3%	16.3%	28.7%	43.7%	80.5%	17.7%	68.1%
For profit, unincorporated	44.9%	10.1%	14.9%	29.1%	36.0%	70.6%	16.0%	55.4%
Nonprofit	56.4%	13.3%	24.0%	30.6%	45.7%	77.3%	24.9%	61.8%
Age of firm								
Less than 5 years	34.3%	11.4%	16.5%	30.8%	53.0%	70.1%	15.9%	54.2%
5-9 years	28.1%	10.6%	13.0%	34.5%	31.6%	54.9%	14.8%	42.1%
10-19 years	32.9%	9.6%	15.7%	24.5%	41.9%	65.3%	16.1%	44.7%
20 or more years	54.3%	10.7%	18.5%	29.3%	43.4%	79.9%	20.2%	62.9%
Unknown	79.2%	.	3.9% *	57.3% *	50.0%	80.3%	28.3% *	79.3%
Multi/single status								
2 or more locations	70.8%	19.0% *	13.5% *	34.2%	45.8%	79.9%	25.8%	71.9%
1 location only	26.4%	10.4%	17.1%	27.4%	38.9%	55.6%	17.6%	37.8%
Percent full-time employees								
Less than 25%	36.0%	7.2% *	2.3% *	23.3% *	21.2% *	68.2%	10.4%	44.3%
25-49 %	50.3%	5.4% *	14.5%	20.0%	21.3%	81.5%	13.7%	60.1%
50-74 %	54.1%	10.3%	15.1%	17.6%	45.7%	75.5%	12.9%	64.1%
75% or more	58.4%	11.2%	18.1%	32.2%	46.6%	80.1%	20.2%	67.8%
Union presence								
No union employees	46.8%	9.9%	15.4%	27.6%	41.3%	72.5%	17.2%	57.2%
Has union employees	78.7%	20.4%	35.8%	47.7%	53.8%	88.2%	35.9%	81.4%
Unknown	82.8%	24.1% *	21.8% *	20.3% *	50.0%	86.8%	20.8% *	84.8%
Percent low wage employees								
50% or more low wage	49.2%	7.5%	9.1%	15.5%	29.1%	75.2%	10.9%	57.7%
Less than 50% low wage	58.4%	11.0%	18.8%	33.6%	47.4%	80.4%	20.1%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2005) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	0.90%	1.25%	1.62%	1.58%	0.88%	1.11%	0.87%
Industry group **								
Agric., fish., forest.	5.34% *	2.01% *	3.83% *	.	10.45% *	13.15%	2.61% *	11.63% *
Mining and manufacturing	1.38%	2.34%	4.20%	2.72%	2.17%	1.78%	3.69%	1.45%
Construction	3.72%	3.12%	2.97%	3.65%	9.04%	6.30%	1.88%	4.89%
Utilities and transp.	2.55%	8.83% *	1.69% *	7.57% *	5.89% *	1.52%	6.69% *	1.88%
Wholesale trade	2.44%	2.92%	5.78% *	4.45%	3.51%	4.23%	2.57%	2.74%
Fin. svcs. and real estate	1.38%	2.31%	5.59%	5.05%	4.31%	1.42%	2.59%	1.28%
Retail trade	2.35%	1.67%	3.75%	4.46%	6.65%	2.30%	2.17%	2.54%
Professional services	1.12%	0.96%	1.76%	2.10%	2.87%	2.12%	1.45%	1.26%
Other services	1.85%	1.38%	2.30%	2.84%	1.95%	2.62%	2.23%	2.21%
Ownership								
For profit, incorporated	0.99%	1.22%	1.18%	1.84%	1.67%	1.04%	1.26%	1.06%
For profit, unincorporated	1.95%	1.18%	3.56%	5.69%	4.68%	2.84%	2.22%	2.36%
Nonprofit	1.17%	2.85%	4.54%	4.75%	3.36%	2.89%	3.58%	1.25%
Age of firm								
Less than 5 years	4.05%	1.59%	3.97%	8.76%	10.97%	7.10%	2.64%	8.30%
5-9 years	2.43%	1.59%	3.41%	5.03%	4.84%	8.34%	2.00%	4.00%
10-19 years	2.21%	1.74%	2.55%	3.64%	4.59%	4.52%	1.44%	3.48%
20 or more years	0.96%	0.91%	2.05%	2.13%	2.30%	1.42%	1.51%	0.92%
Unknown	1.13%	.	20.72% *	17.38% *	5.71%	1.23%	11.76% *	1.14%
Multi/single status								
2 or more locations	0.82%	7.17% *	4.40% *	2.66%	1.49%	0.89%	3.70%	0.84%
1 location only	1.01%	0.92%	1.45%	1.92%	3.11%	7.05%	1.24%	1.75%
Percent full-time employees								
Less than 25%	4.66%	2.41% *	3.75% *	7.14% *	7.78% *	2.23%	2.81%	5.23%
25-49 %	2.71%	2.27% *	3.80%	3.76%	5.37%	2.99%	3.55%	2.68%
50-74 %	2.02%	2.44%	4.45%	3.49%	2.10%	2.94%	1.60%	2.21%
75% or more	0.78%	1.07%	1.30%	1.84%	1.51%	0.99%	1.16%	0.88%
Union presence								
No union employees	0.91%	0.72%	1.60%	1.51%	2.04%	1.52%	1.31%	1.00%
Has union employees	1.68%	4.88%	6.51%	6.11%	4.30%	1.74%	3.03%	1.62%
Unknown	1.07%	10.19% *	11.62% *	13.54% *	8.13%	1.69%	8.62% *	1.31%
Percent low wage employees								
50% or more low wage	2.07%	1.54%	1.43%	3.45%	2.90%	2.33%	1.86%	1.97%
Less than 50% low wage	0.72%	0.97%	1.37%	2.12%	1.80%	0.80%	1.19%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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